

5. Ratios and Rates

(Per cent)

| Item/Week Ended | 2020 | | 2020 | | | 2021 |
|---|-----------|-----------|-----------|-----------|-----------|-----------|
| | Jan. 3 | Dec. 4 | Dec. 11 | Dec. 18 | Dec. 25 | Jan. 1 |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Ratios | | | | | | |
| Cash Reserve Ratio | 4.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 |
| Statutory Liquidity Ratio | 18.50 | 18.00 | 18.00 | 18.00 | 18.00 | 18.00 |
| Cash-Deposit Ratio | 4.71 | 3.86 | .. | 3.96 | .. | .. |
| Credit-Deposit Ratio | 75.97 | 71.99 | .. | 72.84 | .. | .. |
| Incremental Credit-Deposit Ratio | 41.55 | 12.49 | .. | 19.53 | .. | .. |
| Investment-Deposit Ratio | 28.61 | 30.78 | .. | 30.47 | .. | .. |
| Incremental Investment-Deposit Ratio | 62.63 | 73.03 | .. | 72.66 | .. | .. |
| Rates | | | | | | |
| Policy Repo Rate | 5.15 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| Reverse Repo Rate | 4.90 | 3.35 | 3.35 | 3.35 | 3.35 | 3.35 |
| Marginal Standing Facility (MSF) Rate | 5.40 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 |
| Bank Rate | 5.40 | 4.25 | 4.25 | 4.25 | 4.25 | 4.25 |
| Base Rate | 8.45/9.40 | 7.40/8.80 | 7.30/8.80 | 7.30/8.80 | 7.30/8.80 | 7.30/8.80 |
| MCLR (Overnight) | 7.50/7.95 | 6.60/7.10 | 6.60/7.10 | 6.55/7.10 | 6.55/7.10 | 6.55/7.05 |
| Term Deposit Rate >1 Year | 6.20/6.40 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 | 4.90/5.50 |
| Savings Deposit Rate | 3.25/3.50 | 2.70/3.00 | 2.70/3.00 | 2.70/3.00 | 2.70/3.00 | 2.70/3.00 |
| Call Money Rate (Weighted Average) | 5.05 | 3.07 | 3.12 | 3.20 | 3.24 | 3.22 |
| 91-Day Treasury Bill (Primary) Yield | 4.94 | 3.05 | 3.11 | 3.13 | 3.11 | 3.08 |
| 182-Day Treasury Bill (Primary) Yield | 5.22 | 3.32 | 3.35 | 3.35 | 3.35 | 3.34 |
| 364-Day Treasury Bill (Primary) Yield | 5.30 | 3.39 | 3.45 | 3.45 | 3.46 | 3.46 |
| 10-Year G-Sec Par Yield (FBIL) | 6.73 | 5.83 | 5.91 | 5.92 | 5.91 | 5.91 |
| FBIL@Reference Rate and Forward Premia | | | | | | |
| INR-US\$ Spot Rate (₹Per Foreign Currency) | 71.69 | 73.74 | 73.59 | 73.51 | 73.58 | 73.03 |
| INR-Euro Spot Rate (₹Per Foreign Currency) | 80.05 | 89.64 | 89.47 | 90.03 | 89.81 | 89.23 |
| Forward Premia of US\$ 1-month | 3.68 | 3.58 | 3.47 | 3.55 | 3.84 | 3.99 |
| 3-month | 3.93 | 3.58 | 3.51 | 3.59 | 3.75 | 4.00 |
| 6-month | 4.27 | 4.33 | 4.24 | 4.38 | 4.35 | 4.52 |

@ Financial Benchmarks India Private Limited (FBIL) has taken over from RBI, the computation and dissemination of reference rate for spot USD/INR and exchange rate of other major currencies with effect from July 10, 2018.